



## QILDRO

The Illinois General Assembly established the **Qualified Illinois Domestic Relations Order** (QILDRO) effective July 1, 1999. The QILDRO allows for the division of a retirement benefit or a refund of contributions due to divorce. It does not establish a new benefit, nor does it create a new member or beneficiary.

Generally, the QILDRO orders the payment of a benefit to the spouse, a child or other dependent. The QILDRO does not apply to lump sum death benefits, survivor annuities, or disability benefits.

The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. The QILDRO must state when it would go into effect and the specific dollar amount to be deducted from a refund or retirement benefit.

A QILDRO expires if the member takes a refund prior to retirement or dies. A QILDRO would also expire if the alternate payee dies, and the benefit would be returned to the member. The benefit may not be passed on to another person.

Any member who has questions about a QILDRO should discuss it with their attorney. If a QILDRO will be used in a divorce settlement, the member should contact the retirement system in which they participate.

## JRS on the Web

Internet:  
<http://www.state.il.us/srs>

E-Mail: [ser@pop.state.il.us](mailto:ser@pop.state.il.us)

## 1-on-1 Counseling Schedule

Last fiscal year our staff visited 18 sites and talked to over 141 active members, annuitants, and survivors about their JRS benefits.

Listed below are the dates and locations of the 1-on-1 counseling sessions for fiscal year 2000. Although no appointment is necessary, we like to know who will be attending each session. If you want to attend a 1-on-1 session, call us at 217-782-8500, or notify the Court Administrator at the meeting site.

### August 10

Morgan Co. Courthouse  
Jacksonville 9 - 10 p.m.

### August 10

McDonough Co. Courthouse  
Macomb 11:30 a.m. - 2 p.m.

### August 11

Adams Co. Courthouse  
Quincy 9 - 11:30 a.m.

### September 8

Lake Co. Courthouse  
Waukegan 11:30 a.m. - 2 p.m.

### September 9

DuPage Co. Courthouse  
Wheaton 9 - 11 a.m.

### September 9

Kane Co. Courthouse  
St. Charles Noon - 2 p.m.

### September 21

LaSalle Co. Courthouse  
Ottawa 10 a.m. - 2 p.m.

### September 22

Will Co. Courthouse  
Joliet 9 - 11 a.m.

### September 22

Kankakee Co. Courthouse  
Kankakee 12:30 - 2:30 p.m.

### February 9

James R. Thompson Center  
Suite 2-010, 100 W. Randolph  
Chicago 8:30 a.m. - 3 p.m.

### February 10

James R. Thompson Center  
Suite 2-010, 100 W. Randolph  
Chicago 8:30 a.m. - 2:30 p.m.

### March 29

Knox Co. Courthouse  
Galesburg 11 a.m. - 2 p.m.

### March 30

Peoria Co. Courthouse  
Peoria 9 - 11:30 a.m.

### March 30

McLean Co. Courthouse  
Bloomington 1 - 3 p.m.

### April 26

5th Municipal District Courthouse  
Bridgeview 1 - 3 p.m.

### April 27

2nd Municipal District Courthouse  
Skokie 9 - 11 a.m.

### May

State Capitol  
Springfield Dates & Times TBA

# Understanding Your Statement

*Enclosed with this copy of The Panel is your annual benefit statement for the year ending June 30, 1999. It reflects a salary increase effective July 1, 1999. If you have questions about your statement, call us at 217/782-8500.*

*In this article we highlight areas of the statement where members have the most questions.*

*If you do not agree with the service shown on your statement, contact the JRS at 217-782-8500.*

*If you are establishing service credit, it will not be shown on your statement until it is paid in full.*

*Retirement benefits are estimated using your salary on July 1.*

*Reciprocal service is shown two different ways:*

- Active is current service.
- Inactive is refunded service.

## Judges' Retirement System of Illinois

2101 South Veterans Parkway, P. O. Box 19255, Springfield, IL 62794-9255

Your Annual Benefit Statement has been prepared as of June 30, 1999 using the following information:

Social Security # 123-45-6789 Date of Birth 12/21/1948

00608A  
MEMBER ANY  
ANY CITY  
ANY STATE, IL 66666

### Member Information

You have 67 months of contributing membership service. This does not include service forfeited by taking a refund, or any service credit in a reciprocal retirement system listed below.

Your total contributions are \$61,941.54. Your fiscal year 1998 contributions (July 1-June 30) were \$12,442.96. Your monthly rate of pay as of July 1, 1998, is 99,935.50. Your final salary is used to compute your retirement benefits.

### Retirement Benefits

Retirement benefits are based on service, final salary and age. Normal retirement is age 60 with ten years (120 months) of service. After 28 years (336 months) of service you may retire between age 55 - 60 without a reduction in your benefits. If you continue working to normal retirement age, or 28 years of service, whichever comes first, your estimated monthly retirement benefit will be \$6,491.00 on 01/01/2009.

You are eligible for an early retirement of \$2,810.00 payable on 01/01/2004.

If you wish to attend a pre-retirement seminar, please contact our office at 217/782-8500.

### Disability

#### Temporary Total Disability

If you become totally disabled, your monthly benefit amount payable to the end of your term is \$4,955.75. You will receive one month of service credit for each month you are receiving a temporary total disability benefit.

### Reciprocal Service

Our records indicate you may have service in the following system(s):  
ACTIVE-GENERAL ASSEMBLY RETIREMENT SYSTEM  
(LRI 00)

### Death Benefits

Death benefits are payable to your spouse, children or named beneficiaries, as applicable. Lump sum death benefits are payable to your named beneficiaries if there are no eligible survivor(s) at your date of death. If you wish to change your JRS beneficiaries, a change of beneficiary form is printed in the enclosed Panel. JRS BENEFITS ARE SEPARATE FROM YOUR GROUP LIFE INSURANCE COVERAGE. Group life beneficiaries are not included in this statement.

If you die while actively employed, your eligible spouse will receive a monthly income of \$1,289.34\* payable at age 50 or earlier if eligible children survive. Your eligible children will each receive a monthly benefit of \$496.78\*, up to a maximum children benefit of \$1,987.10.\*

If you die with no qualified survivors, your named beneficiary or estate will receive your total contributions of \$61,941.54.

Your current beneficiaries are:

1 - BENEFICIARY ONE

1 - BENEFICIARY TWO

1 - BENEFICIARY THREE

\* This amount is reduced by any Workers Compensation benefits received.

### At a Glance

as of June 30, 1999

#### Member Information

Total Months of Service 67

Total Contributions \$61,941.54

#### Retirement

Estimated Retirement Benefit \$6,491.00

Payable on 01/01/2009

#### Death

Surviving Spouse Benefit \$1,289.34

Surviving Child Benefit \$496.78

Surviving Children Maximum \$1,987.10

***The survivor benefit payable to a spouse is 66 2/3, or 7 1/2% of your final salary, whichever is greater.***

## ***Keeping Your Beneficiaries Current***

Your named beneficiaries are located in the Death Benefits section of your Benefit Statement. It is your responsibility to keep your designations up-to-date.

Your JRS beneficiaries are separate from your Group Life Insurance beneficiaries. The people listed on your Benefit Statement are designated to receive your JRS benefits only.

You may change your beneficiaries at any time by filling out a Nomination of Beneficiaries form on the next page. If you have questions about your nominated beneficiaries, call us at 217-782-8500.

### **JRS Salaries Effective 7/1/99**

Supreme Court Justice	\$147,024
Appellate Court Justice	\$138,376
Circuit Court Judges	\$126,978*
Associate Court Judges	\$118,330*

\* Includes \$500 paid by County

## **Legislative Report**

***No legislation passed during the spring legislative session that affects JRS.***

## **Planning For The Future**

Do you ever take time out of your busy schedule to think about your life in retirement? You might wonder if you'll have enough money to live the same lifestyle; or wonder what you'll do with all of your newfound free time.

These are not easy questions to answer. To help you start finding the answers now during your working years, we urge you to enroll in the Education for Tomorrow's Choices pre-retirement workshop.

This free, one-day workshop features a certified financial planner who will discuss money management and investment strategies, as well as expert speakers in other fields.

Although retirement may be years in the future, this information will help you begin planning for a lifetime of financial security. If you are interested in attending a workshop, call us at 217-782-8500. Spouses or other guests are always welcome.

## **Myths & Realities of Retirement**

To help make your retirement years more satisfying and rewarding, the Judges' Retirement System offers the "Myths and Realities of Retirement" workshop for retirees and their spouses, as well as JRS survivors receiving JRS benefits.

This free, one-day workshop gives you information about Group Insurance, Social Security, JRS benefits, financial planning, aging and leisure.

### **The schedule for this fiscal year is:**

September 29	Champaign
April 5	Peoria
April 26	Chicago
June 14	Rockford

If you are interested in attending, call us at 217-782-8500.

## Judges Retirement System of Illinois

2101 South Veterans Parkway, P. O. Box 19255, Springfield, Illinois 62794-9255, 217/782-8500

# MEMBER'S NOMINATION OF BENEFICIARY(IES) FOR DEATH BENEFITS

This form is to be used to nominate the person or persons to receive any death benefit payable by the Judges Retirement System of Illinois. ***This is a legal document which, after preparation, may not be altered in any way by any person.*** A member desiring to change beneficiaries at a later date must complete a new Nomination Beneficiary form. The form on file with the JRS which has the most recent date—located next to the member's signature—will take precedence.

**INSTRUCTIONS:** Complete this form using ink or typewriter. You may nominate as many as you

wish, or to your estate. If additional space is required, use additional sheets. Benefits will be paid on a ***survivor basis in the numerical order*** you indicate. Two or more persons with the same order number will receive equal shares. When this beneficiary nomination is accepted by the Judges Retirement System, an acknowledgment will be mailed to you.

**NOTE:** *Persons nominated as beneficiaries without order numbers will be considered after those persons nominated with order numbers. Two or more persons nominated without order numbers will receive equal shares.*

### EXAMPLE

Order Number	Name	Address	Relationship
1	John A. Doe	123 West Main, Chicago, IL 60601	Father
2	Jane B. Doe	123 West Main, Chicago, IL 60601	Mother
3	David C. Doe	123 West Main, Chicago, IL 60601	Brother
3	Nancy D. Doe	44 South 2nd, Springfield, IL 62708	Sister
3	Mary E. Doe	123 West Main, Chicago, IL 60601	Sister
4	Frank F. Smith	9876 E. 99th St., Peoria, IL 61605	None

#### ***In the event the member dies while in state service, the benefit will be paid as follows:***

1. All the money will be paid to John A. Doe.
2. If John A. Doe is not living when the member dies, all the money will be paid to Jane B. Doe.
3. If John A. and Jane B., Doe are not living when the member dies, the money will be divided equally among David C., Nancy D., and Mary E. Doe. (If only two of these three persons are living when the member dies, each will receive one-half of the money. If only one of these three persons is living when the member dies, he/she will receive all of the money.)
4. If John A., Jane B., David C., Nancy D., and Mary E. Doe are not living when the member dies, all the money will be paid to Frank F. Smith.
5. If none of the nominated beneficiaries are living when the member dies, all of the money will be paid to the member's estate.

### Nominated Beneficiaries

Order Number	Name	Address	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

***This form must be witnessed by two people who are not named as beneficiaries.***

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Member's Social Security Number \_\_\_\_\_ Witness \_\_\_\_\_

Member's Address \_\_\_\_\_ Address \_\_\_\_\_

Witness \_\_\_\_\_

Address \_\_\_\_\_